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SENATOR LUEDTKE: Well these people probably have the highest insurance rates of, any way.

SENATOR KEYES: Yes, but I mean if a man is, his points are taken away, he has served out his probation period, then will he be eligible to go to the insurance company and say, I have served my time, I think I should be taken off the high risk insurance?

SENATOR LUEDTKE: He certainly could go to the insurance company, I don't know what the insurance company would do about it, maybe Senator Duis knows, he is standing back here, I think -

SENATOR KEYES: I'd like to ask Senator Duis to answer it then?

SPEAKER: Alright, the Chair recognizes Senator Duis.

SENATOR DUIS: Senator Keyes I had my button pushed here, this is exactly what I was going to speak about, before you asked the question, so I'm glad you asked me, how's that? Senator Keyes, I think what Senator Luedtke is getting at is very good, because if you're put on probation you have not been convicted, the points do not appear, and if you complete the probation, the points still do not appear, they do not become a matter of record, so consequently that point risk does not apply, now the necessity of this Senator Keyes, is, points for insurance purposes stay on your record for three years, and if you put points on there, you can not erase them, and get back to that policy because they have already underwrote it, and I think he has double emphasis here on probation because probation is not conviction, therefore, he should not have to pay the total amount of those points, it goes immediately on the motor vehicle records and any insurance company upon the writing of the policy asks for certified copy of the motor vehicle record and those points go on it and of course, these points mount up terribly fast, and the premium goes up accordingly, so I think, does that answer your question Senator Keyes?

SPEAKER: Senator Keyes.

SENATOR KEYES: Senator Luedtke I think along with that, the points that go on your driver's license they are removed at the end of two years, but for insurance purposes they are on there for three, am I right.

SENATOR DUIS: No, the insurance company wants these points, once these points are shown stays on his underwriting record for a period of three years, now we have something else, in that respect too, they seem to never forget when you get too many points, so you go through what is known as the assigned risk plan, which of course is all of the insurance companies that do business in the state of Nebraska, must belong to the assigned risk plan so that in the event you can't get insurance through ordinary channels you can get the ten and twenty five thousand property damage policy from the assigned risk plan and then you are rated accordingly to your record.

SPEAKER: Any further discussion? Still speaking on the committee amendments. Senator Dickinson.

SENATOR DICKINSON: Mr. Speaker I'd like, I have a question of someone, I guess, I'm not an attorney, I don't understand the definition of the word probation, but I assume that before you can be put on probation for a crime, you'd have to have been convicted of that crime, is this not true?

SPEAKER: Senator Luedtke would you care to respond?